



Order Filed on September 16, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

DISTRICT OF NEW JERSEY
UNITED STATES BANKRUPTCY COURT

Caption in Compliance with D.N.J. LBR 9004-2(c)

Richard Gerbino., Esq. (ID #057351993)
SCHILLER, KNAPP, LEFKOWITZ &
HERTZEL, LLP
A LLP Formed in the State of New York#
716 Newman Springs Road, Suite 372
Lincroft, NJ 07738
(518) 786-9069
Attorneys for Creditor, Prestige Financial
Services, Inc.

In Re:

KELLY A. LEMBO,

Debtor.

Case No.: 20-11856-CMG

Judge: Christine M. Gravelle

Chapter: 13

**CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM AUTOMATIC STAY
AND CO DEBTOR STAY**

**The relief set forth on the following pages, numbered two (2) through (4) is hereby
ORDERED.**

DATED: September 16, 2021

A handwritten signature in cursive script, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

DISTRICT OF NEW JERSEY
UNITED STATES BANKRUPTCY COURT

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**CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM AUTOMATIC STAY
AND CO DEBTOR STAY**

WHEREAS, Prestige Financial Services, Inc. (hereinafter "creditor") moved for an
Order, pursuant to 11 U.S.C. Section 362(d)(1) and 1301(c), authorizing relief from automatic
stay and co-debtor, herein; and

WHEREAS, the parties have agreed to resolve the instant dispute by this Consent Order;

NOW THEREFORE, the creditor and debtor hereby agree as follows:

1. That the debtor will continue to make the regular monthly payments due to the Chapter 13 Trustee pursuant to the terms of the Chapter 13 Plan in a timely fashion commencing with the payment due for September 2021.

2. Adequate protection payments in the amount of \$150.00 each shall be made monthly to creditor commencing on the Trustee's first disbursement date following entry of this Order provided appropriate funds are available.

3. Upon confirmation, adequate protection payments shall continue to be made to creditor until such time that the creditor begins to receive regular plan distributions from the Trustee.

4. In the event debtor fails to make any payment called for in this Consent Order within thirty (30) days of the due date, creditor may submit a certification of default and a proposed Order for Relief from Automatic Stay to the Court and serve a copy of such certification of default upon the debtor and counsel for debtor. Fourteen (14) days after receipt of a certification of default, the Court will enter an Order granting the creditor relief from the automatic stay unless the debtor has filed an objection to the certification of default specifying reasons for the objection; in which case the Court will set a hearing on the objection.

5. The debtor shall reimburse the creditor through the Chapter 13 Plan for its attorneys' fees in the amount of \$350.00 and costs of \$181.00 for bringing the motion for relief from the automatic stay and co debtor stay.

/s/ Richard Gerbino

Richard Gerbino, Esq.
Attorney for Creditor
Schiller, Knapp, Lefkowitz & Hertz, LLP
716 Newman Springs Road, Suite 372
Lincroft, New Jersey 07738

Dated: September 15, 2021

/s/ R. Cameron Legg

R. Cameron Legg, Esq.
Attorney for Debtor
Oliver & Legg, LLC
2240 State Highway 33, Suite 112
Neptune, NJ 07753

Dated: September 15, 2021

In re:
Kelly A. Lembo
Debtor

Case No. 20-11856-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 17, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2021:

Recip ID	Recipient Name and Address
db	+ Kelly A. Lembo, 1064 Tralee Drive, Toms River, NJ 08753-3163

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 19, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Christopher M. McMonagle	on behalf of Creditor CARISBROOK ASSET HOLDING TRUST cmcmonagle@timoneyknox.com bkecf@sterneisenberg.com
Denise E. Carlon	on behalf of Creditor CARISBROOK ASSET HOLDING TRUST dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Richard Gerbino	on behalf of Creditor Prestige Financial Services Inc. rgerbino@schillerknapp.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Steven P. Kelly	

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Sep 17, 2021

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor U.S. Bank Trust National Association et. al. skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William H. Oliver, Jr.

on behalf of Debtor Kelly A. Lembo court docs@oliverandlegg.com R59915@notify.bestcase.com

TOTAL: 8